



# Over 60 Years of Community-Based Service

## HISTORY

It was March of 1958. Vernon Carne, principal at Hooper Alexander Elementary School, convinced a half-dozen DeKalb County teachers to join him in pledging \$5 each to form a credit union and apply for a charter with the National Credit Union Administration (NCUA). By the following month, the DeKalb County Teachers Federal Credit Union was a reality.

Twenty-five years later, it became Georgia Federal Credit Union in order to better identify with members who were not educators. By 2010 it became the Georgia United Credit Union, changing from a federal to a state charter in order to reach residents of entire counties statewide.

Throughout all those changes, Georgia United has been committed to improving the lives of our members, team members and the communities we serve.

## THE CREDIT UNION DIFFERENCE

Credit unions are very much like banks and offer many of the same services. For example, Georgia United offers free checking accounts with debit cards as well as savings accounts – and both have options to earn interest. You can also invest in CDs, an IRA or get a car loan, a mortgage, a home equity loan, a credit card and other types of loans through a credit union. According to a January 2019 report from the Credit Union National Association, more than 118 million Americans currently use about 5,700 credit unions in the country.

Traditionally, banks have been perceived as more safe and convenient than credit unions, but this is a misconception. Another popular misconception is that to join a credit union consumers must belong to private groups. Also not true. While credit union membership hinges on belonging to a particular community or workplace, most consumers are eligible to join.

## BENEFITS OF GEORGIA UNITED

Georgia United is federally insured by the NCUA and backed by the full faith and credit of the United States Government. Created by the U.S. Congress in 1970, the NCUA is an independent federal agency that insures deposits at federally insured credit unions, protects the members who own credit unions, and charters

and regulates federal credit unions.

A full-service not-for-profit financial institution, Georgia United offers a wide variety of products and services that are simple, compelling and make sense for today's fast-paced lifestyle. Profits are returned to members through reduced fees, low interest rates and high rates of return on investments. Anyone living or working in any of 24 counties throughout the state is eligible for membership, as are employees of a number of public and private school systems, colleges and universities, state agencies of Georgia and workplace partners.

Members can download Georgia United's mobile app in any app store to deposit checks, transfer money and pay bills. They also offer digital wallet capabilities that allows users to make payments by uploading a digital version of their debit or credit card to make in-store payments. Text Banking allows users to check balances, make transfers and view account history with just a few simple text commands.

Today, Georgia United is ranked as one of the largest and strongest credit unions in Georgia, with 19 local branches, access to over 5,000 supporting credit union locations nationwide and 100,000 surcharge-free ATMs across the globe. They're committed to improving the lives of members, team members and the communities they serve and are proud to be known as a leader in the financial industry.

## YOUNG MEMBER PROGRAMS

Georgia United offers programs for young members that encourage them to share, save and spend smart. Teaching strong money management skills earlier in life will support smart money choices later.

### MONEY MAMMALS® KIDS CLUB

Ages 11 & Under  
Kids club savings account provides a safe, fun and interactive way to learn how to save and manage money.

- \$5 membership refund
- Earn prizes for making deposits
- Interactive games and lessons
- Birthday treat

### MONEY MASTERS TEEN CLUB

Ages 12 - 18  
The teen club gives members even more opportunities to earn, spend and save money.

- Checking account
- Visa® Debit Card
- Rewards for good grades and volunteering
- Scholarship opportunities



# Georgia United Foundation School Crashers® Program

**GEORGIA UNITED CREDIT UNION** is part of a very big community, and they're giving back in a big way. Through its School Crashers® program, Georgia United Foundation provides makeovers to elementary, middle, and high schools throughout the state. That's some big love they're showing for the statewide community.

"Giving back is not only the right way — but the only way," said Debbie Smith, president/CEO of the Duluth-based credit union.

Over the past six years, Georgia United has provided 43 facility makeovers valued at \$1,288,108 (in grant and in-kind donations) to deserving schools through the School Crashers program — impacting 28,530 students! This initiative arose due to limited school budget funding prohibiting many schools from being able to update or repair school grounds and facilities as needed. Interested schools apply for grants each spring at [gucufoundation.org/schoolcrashers](http://gucufoundation.org/schoolcrashers), then School Crashers unites communities, media partners, donors and volunteers to complete the selected improvement projects for

deserving schools in the summer.

Started in 2014, the School Crashers program awarded its first facility makeover to Chapel Hill Elementary School in Decatur, one of over 700 schools that applied. Volunteers, sponsors and donors united at the school to brighten up the building inside and out. They painted yellow safety curbing and paw prints, spread mulch and pine straw, labeled and sorted books in the media center, painted hallways and classrooms throughout the school, replaced furniture in the teachers' lounge, installed chair slippers and assisted teachers with bulletin boards and setting up their classrooms.

One school is selected as the top recipient to receive a full campus makeover. Additional schools may also be selected to receive mini-makeovers, depending on the school's needs and available funds. Since its inception, the School Crashers program has been nationally recognized with five industry rewards for positively impacting communities.

Georgia accredited public or private elementary, middle and high schools are encouraged to apply for a School Crashers makeover during the submission period which runs through the entire month of March. Anyone can nominate a school by submitting a 250-word statement explaining why their school should receive a makeover, along with supporting photos of the areas in need.

Camp Creek Elementary in Lilburn was a "mini-makeover" winner last year. Principal Valerie Robinett wanted a better — and safer — place for her pre-K students to play. Preschool teacher Lisa Dierdorff and parent Chris Giddens wrote a compelling message illustrating why their school deserved a playground

designed for pre-K and special needs students. The school received a new \$12,000 playground that meets current safety standards and has some features to accommodate special needs as well.

"They had one really sad play area for their pre-K children and special-needs kids, and they had no playground equipment," said Kim Wall, director of business and community development for Georgia United. "It was just a thin patch of dirt. The PTA had been trying to raise money to get playground equipment for that area and they told a very compelling story." Over the years, most of the makeover improvements have included cosmetic updates such as interior painting and murals, removal of tree stumps and debris, and installation of outdoor garden areas and seating.

In years past, sponsors and donors such as Mohawk, The Home Depot Foundation, Coca-Cola and the Chick-fil-A Foundation have provided carpeting, paint, wood, mulch, as well as food for hungry volunteers.

The School Crashers program began as an idea from the credit union's leadership team to address the needs in the communities that weren't covered by capital improvements or special sales taxes. "We started thinking how we could help with our volunteers," said Wall, "and the program was born. Six years in now, and we've got a lot of experience under our belt. It's a trademark program."

In addition to School Crashers, the Foundation funds programs including Junior Achievement, Can Hunger, Wish Tree and annual scholarship program for high school seniors, all designed to improve the communities we serve.

## SCHOLARSHIPS

The 26th annual Foundation Scholarship program awards \$27,500 to high school seniors with recipients announced in April each year.

## JUNIOR ACHIEVEMENT

Georgia United provided 152 JA Discovery Center volunteers in 2019 and sponsored storefronts in the Gwinnett, Forsyth and downtown Atlanta JA Discovery Centers, helping middle school students learn about running a business or managing a family budget.

## CAN HUNGER

40,543 cans of food (20 tons) were donated to local food banks in community neighborhoods in 2019, bringing the program total to 335,149 or 167 tons.

## WISH TREE

Provided 2,463 holiday gifts for foster children in the communities Georgia United serves.

## VOLUNTEER INCOME TAX ASSISTANCE (VITA)

Partnering with University of Georgia and Dalton State to provide free income tax filing assistance to a total of 3,813 individuals — processing \$3,245,888 in returns.

## CHILDREN'S MIRACLE NETWORK PROGRAMS

Georgia United team members fundraise thousands of dollars for Children's Healthcare of Atlanta throughout the year, as well as volunteer at Children's Healthcare of Atlanta — serving meals or donating toys for patients.